

Information to identify the case:

Debtor 1	<u>Joseph C. Aretino</u>	Social Security number or ITIN	xxx-xx-5542
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Caryn A. Aretino</u>	Social Security number or ITIN	xxx-xx-0166
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-23657-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph C. Aretino

Caryn A. Aretino

11/22/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph C. Aretino
Caryn A. Aretino
Debtors

Case No. 18-23657-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 22, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph C. Aretino, Caryn A. Aretino, 70 Jackson Street, Long Branch, NJ 07740-5845
aty	+ Jonathan Goldsmith Cohen, I Mark Cohen Law Group, 1 Executive Dr Ste 6, Tinton Falls, NJ 07701-4938
517633695	+ Brian Ansell, Esq., Ansell Grimm & Aaron, P.C., 1500 Lawrence Avenue, Ocean, NJ 07712-7629
517633703	+ Schebell & Schebell, LLC, 655 Shrewsbury Ave., Suite 314, Shrewsbury, NJ 07702-4151

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 22 2023 20:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 22 2023 20:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ EDI: BANKAMER	Nov 23 2023 01:45:00	Bank of America, P.o. Box 31785, Tampa, FL 33631-3785
517657144	+ EDI: AAFES	Nov 23 2023 01:45:00	Army & Air Force Exchange Services, Attention: GC-G, 3911 S. Walton Walker Blvd, Dallas, TX 75236-1509
517633706	+ EDI: BANKAMER2	Nov 23 2023 01:45:00	Bank of America, 100 North Tyron Street, Charlotte, NC 28255-0001
517743959	EDI: BANKAMER	Nov 23 2023 01:45:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
517633697	EDI: CAPITALONE.COM	Nov 23 2023 01:45:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517633696	+ EDI: CAPITALONE.COM	Nov 23 2023 01:45:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517671501	EDI: CAPITALONE.COM	Nov 23 2023 01:45:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517633698	+ Email/Text: bankruptcy.notifications@fisglobal.com	Nov 22 2023 20:58:00	Chexsystems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595
517633699	Email/Text: bankruptcycourts@equifax.com	Nov 22 2023 20:58:00	Equifax, PO Box 740241, Atlanta, GA 30374
517633700	+ EDI: AAFES	Nov 23 2023 01:45:00	Military Star/AAFES, Attention: Bankruptcy, Po Box 650060, Dallas, TX 75265-0060
517633701	+ EDI: AAFES	Nov 23 2023 01:45:00	Military Star/AAFES, 3911 S Walton Walker Blv,

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517633702	EDI: PRA.COM		Dallas, TX 75236-1509
		Nov 23 2023 01:45:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Norfolk, VA 23502
517743268	EDI: PRA.COM		
		Nov 23 2023 01:45:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
517750281	EDI: PRA.COM		
		Nov 23 2023 01:45:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517633705	Email/Text: DASPUBREC@transunion.com		
		Nov 22 2023 20:57:00	Trans Union Corporation, Public Records Department, 555 West Adams St., Chicago, IL 60661
517633707	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov		
		Nov 22 2023 21:02:03	Us Dept. of HUD, 451 7th St. SW, Washington, DC 20410-0001

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	##+	KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
517633704	##+	Stern Lavinthal & Frankenberg LLC, 105 Eisenhower Parkway-Suite 302, Roseland, NJ 07068-1640

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jonathan Goldsmith Cohen	on behalf of Debtor Joseph C. Aretino imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Jonathan Goldsmith Cohen	on behalf of Attorney Jonathan Goldsmith Cohen imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Jonathan Goldsmith Cohen	on behalf of Joint Debtor Caryn A. Aretino imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Kevin Gordon McDonald	

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on behalf of Creditor BANK OF AMERICA N.A. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8